



FORM PTO-1449  <u>SECOND SUPPLEMENTAL</u> <u>INFORMATION DISCLOSURE STATEMENT</u>	ATTY. DOCKET NO. 2176.0010002 (as amended)	APPLICATION NO. 09/592,086
	APPLICANT Richard Marc LIBMAN	
	FILING DATE June 12, 2000	GROUP 3622

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
<i>R.A.</i>	AA3	5,787,403	07/1998	Randle			
<i>R.A.</i>	AB3	5,987,434	11/1999	Libman			
<i>R.A.</i>	AC3	6,076,072	06/2000	Libman			
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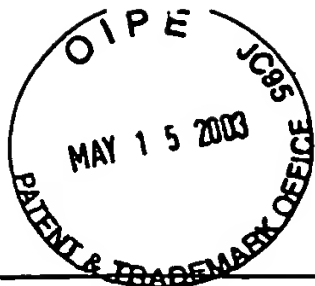
## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION
	AK						Yes No
	AL						Yes No
	AM						Yes No
	AN						Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AO		
	AP		
	AQ		
<i>R.A.</i>	AR	<i>1</i>	Enrico, D., "Dollars and Dialers: Phone company's plan to sell names stirs controversy," Newsday: The Long Island Newspaper, June 11, 1990, pp. 3 and 18.

EXAMINER <i>Raque / Alvarz</i>	DATE CONSIDERED <i>9/21/04</i>
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.	



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	AK						Yes No
	AL						Yes No
	AM						Yes No
	AN						Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

R.A.	AO	8	-	Colonial Penn Life "Happy Birthday" letter, internal date of April 15, 1993.
R.A.	AP	8	-	Colonial Penn Life, 1Q91 GBL Birthday Results as of December 27, 1991.
R.A.	AQ	8	-	Colonial Penn Life, 2Q91 GBL Birthday Results as of December 27, 1991.
R.A.	AR	8	-	Colonial Penn Life, 1Q91 Lifechoice Birthday Results as of December 27, 1991.

EXAMINER <i>Raguel Phares</i>	DATE CONSIDERED <i>9/21/02</i>
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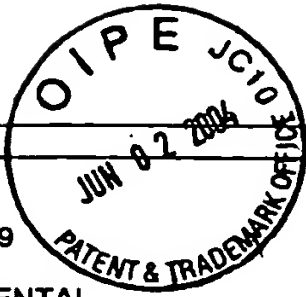
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	AK						Yes No
	AL						Yes No
	AM						Yes No
	AN						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)			
<i>R.A.</i>	AO	<u>9</u>	Colonial Penn Life, 1Q91 Lifechoice Birthday Results as of December 27, 1991.
<i>R.A.</i>	AP	<u>9</u>	Colonial Penn Life, 2Q91 Lifechoice Birthday Results as of December 27, 1991.
<i>R.A.</i>	AQ	<u>9</u>	Colonial Penn Life, "Life Advertising 1986."
<i>R.A.</i>	AR	<u>9</u>	Colonial Penn Life, Memorandum, "4Q90 GLB Birthday Campaign - Input Document," May 8, 1990.

EXAMINER <i>Fagerl</i> <i>Akarez</i>	DATE CONSIDERED <i>9/21/04</i>
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EIGHTH SUPPLEMENTAL  
INFORMATION DISCLOSURE STATEMENTATTY. DOCKET NO.  
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09/592,086INVENTOR  
Richard Marc LIBMANFILING DATE  
June 12, 2000ART UNIT  
3622

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
R.A.	AA1	6,076,068	06/2000	DeLapa et al.			
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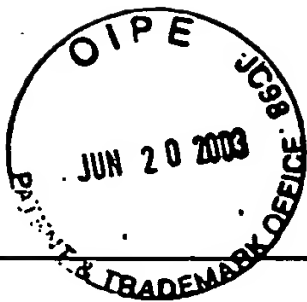
## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

R.A.	AN	1	AT&T Universal Gold MasterCard, April 1993, 8 pages.
R.A.	AO	1	AT&T Universal MasterCard, April 1993, 8 pages.
R.A.	AP	1	Ford Citibank MasterCard billing statements, February 1995, 2 pages.
R.A.	AQ	1	Stanfed Financial Services, Inc., "BiWeekly Advantage Plan," home mortgage payment acceleration, July 30, 1993, 6 pages.
R.A.	AR	1	America's Mortgage Servicing, Inc., unemployment insurance, March 6, 1992, 4 pages.

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	AL						Yes No
	AM						Yes No
	AN						Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

R.A.	AO	10	Friedman, A.S., "Turnkey Selling Shifts Away From Quoting," National Underwriter, Volume 101, No. 46, National Underwriter Company, 1 Page (November 17, 1997).
R.A.	AP	10	Goldstein, S., "Firstmerit Offers Customized Insurance Quotes With Checking Statements." Bank Investment Product News, Volume III, Number 15, Institutional Investor, Inc., 1 Page (April 27, 1997).
R.A.	AQ	10	Institutional Telemarketing Services, Insurance Service Incorporated Brochure, 2 Pages (Date believed to be 1986 or 1987).
R.A.	AR	10	Larmer, F.L., "'Virtual Agent' Maximizes Small Bank Reach," National Underwriter, National Underwriter Company, Page 17 (April 13, 1998).

EXAMINER	Raguel Alvarez	DATE CONSIDERED	9/20/02
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.



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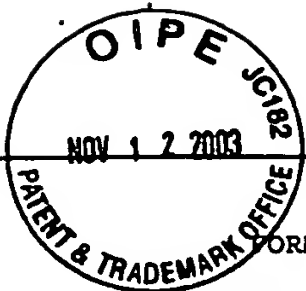
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## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

R.A.	AO	11	Lauer, G., "FirstMerit: Using Technology to Personalize Mass-Marketed Life Insurance," <i>Bank Insurance Marketing</i> , Volume 6, Number 3, 2 Pages (Summer 1997).
R.A.	AP	11	Newco™ News, Richard Libman, I.C.A. Insurance Marketing, Inc., 2 Pages (June 1996).
R.A.	AQ	11	"Virtual Agent Custom Markets Bank Insurance: High-volume, low-touch selling boosts profits," <i>FutureBanker</i> , 1 Page (November 1997).
	AR		

EXAMINER <i>Rugel Aharar</i>	DATE CONSIDERED <i>9/20/03</i>
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2176.0010002

APPLICATION NO.  
09/592,086

APPLICANT  
Richard Marc LIBMAN

FILING DATE  
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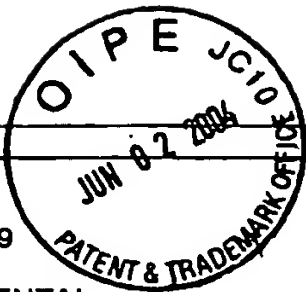
OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

	AO		
RA	AP	12	Berry, J. et al., "Database Marketing: A Potent New Tool for Selling," <i>Business Week</i> , pp. 56-62 (September 5, 1994).
RA	AQ	12	"American Express Acquires License For Banc One's Triumph Card Processing Software," <i>PR Newswire</i> , PR Newswire Association, Inc., 2 pages (February 6, 1995).
	AR		

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